

Gray & Associates, L.L.P.
ATTORNEYS AT LAW
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January 24, 2017

The Honorable G. Michael Halfenger
U.S. Bankruptcy Judge
517 E. Wisconsin Avenue, Room 126
Milwaukee, WI 53202-4500

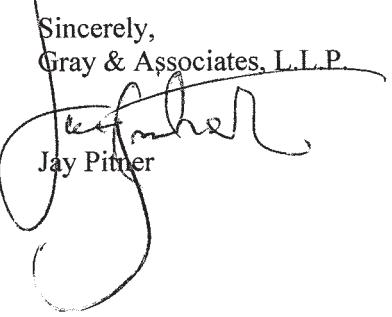
RE: Kristy D Wipperman
Chapter: 13
Case No. 14-30058-gmh

Dear Judge Halfenger:

On December 15, 2014, the court entered an order which directed the debtors to make their monthly mortgage payments to our client, U.S. Bank National Association, not in its individual capacity but solely as Trustee of OWS REMIC Trust 2015-1, in a timely manner. In the event such payments were not made, our client's motion for relief from the automatic stay and, if applicable, relief from co-debtor stay could be renewed by written request. A copy of the order is enclosed for your review.

Our client's motion is hereby renewed. Our client informs us that the mortgage payments are delinquent from April 2016 to present. In this regard, please see the enclosed payment ledger. By copy of this letter, we are informing the parties listed below of these developments. If they have an objection to our client's renewed motion, they must file a written objection with the court and provide a courtesy copy of the objection to our office within fourteen (14) days of the date of this letter. In the event you received such an objection, we would request that your clerk schedule a hearing and provide notice to the appropriate parties. If no timely objection is received, we will file an affidavit of no objection and a proposed order granting our client's motion.

Sincerely,
Gray & Associates, L.L.P.


Jay Pitner

JP/as
Enclosures

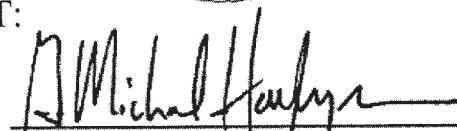
cc: Mary B. Grossman
Anton B. Nickolai
U.S. Trustee
Kristy D Wipperman

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.



THE FOLLOWING ORDER
IS APPROVED AND ENTERED
AS THE ORDER OF THIS COURT:

DATED: December 15, 2014


G. Michael Halfenger
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF WISCONSIN

IN RE
Kristy D Wipperman
Debtor.

Chapter: 13
Case No. 14-30058-gmh

**ORDER REGARDING STIPULATION BY AND BETWEEN DEBTOR AND U.S. BANK
TRUST, N.A., AS TRUSTEE FOR VOLT PARTICIPATION TRUST 2011-NPL2 BY CALIBER
HOME LOANS, INC., F/K/A VERICREST FINANCIAL , INC., AS ITS ATTORNEY IN FACT
RESOLVING MOTION FOR RELIEF FROM THE AUTOMATIC STAY AND
ABANDONMENT AND, IF APPLICABLE, RELIEF FROM CO-DEBTOR STAY**

Pursuant to the stipulation by and between the debtor(s) and U.S. Bank Trust, N.A., as Trustee for VOLT Participation Trust 2011-NPL2 By Caliber Home Loans, Inc., f/k/a Vericrest financial, Inc., as its attorney in fact, (hereinafter "the movant") with respect to the property located at 1320 Mamerow Ln E, Oconomowoc, WI 53066-4194,

IT IS HEREBY ORDERED that the movant may file a supplemental claim for the post-petition arrearage which exists through the end of December 2014 in the amount of \$6,557.48.

Drafted by:

Christopher C. Drout
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The arrearage is itemized as follows:

9/14 through 12/14	\$12,061.88
4 mortgage payments @ \$3,015.47	
Credits / Suspense	(3,000.00)
Attorney Fees and Costs	1,020.80
Payment received 11/26/2014	(525.20)
Payment received 11/29/2014	(3,000.00)
TOTAL ARREARAGE	<u>\$6,557.48</u>

IT IS FURTHER ORDERED that commencing in January 2015 through and including June 2015, the debtor shall make all monthly mortgage payments to the movant in sufficient time to be received on or before the 16th day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, counsel for the movant may submit an affidavit of default and proposed order for immediate relief from the automatic stay and, if applicable, relief from co-debtor stay to the court for signature.

IT IS FURTHER ORDERED that commencing in July 2015, the debtor shall make all monthly mortgage payments to the movant in sufficient time to be received on or before the 16th day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, counsel for the movant may request by letter another hearing upon the motion for relief from the automatic stay and, if applicable, relief from co-debtor stay.

IT IS FURTHER ORDERED that the debtor shall voluntarily increase the plan payments to the trustee as necessary to pay the supplemental claim and ensure that the plan is adequately funded and remains feasible.

IT IS FURTHER ORDERED that with respect to the motion for abandonment, the trustee shall and hereby does abandon the estate's interest in the property though the trustee's right to claim any surplus proceeds if the property is sold is hereby specifically reserved.

IT IS FURTHER ORDERED that pending further notice, the amount of the monthly mortgage payment is \$3,015.47 and payments shall be made to the movant at Caliber Home Loans, Inc., PO Box 24330 Oklahoma City, OK 73124-0330.

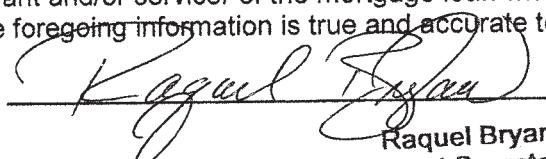
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Kristy D Wipperman
Case No. 14-30058 gmh
1320 Mamerow Ln E, Oconomowoc, WI 53066-4194

Based on the regularly-maintained records of the mortgage servicer, the following is a summary of the debtor's payment history since post-petition mortgage payments were last current:

	Date Payment Due	Amount Due	Date Payment Received	Amount Received	Post-Petition Month Applied As	Suspense Balance
1			12/29/2014	\$3,000.00	Suspense	\$3,000.00
2	01/01/2015	\$3,015.47	02/19/2015	\$3,000.00	01/01/2015	\$2,984.53
3	02/01/2015	\$3,015.47	03/26/2015	\$3,000.00	02/01/2015	\$2,969.06
4	03/01/2015	\$3,015.47	04/20/2015	\$3,061.88	03/01/2015	\$3,015.47
5	04/01/2015	\$3,015.47	04/20/2015	\$3,015.47	04/01/2015	\$0.00
6	05/01/2015	\$3,015.47	05/21/2015	\$3,050.00	05/01/2015	\$34.53
7	06/01/2015	\$3,015.47	06/18/2015	\$3,100.00	06/01/2015	\$119.06
8	07/01/2015	\$3,015.47	08/21/2015	\$3,100.00	07/01/2015	\$203.59
9	08/01/2015	\$3,015.47	10/07/2015	\$3,200.00	08/01/2015	\$388.12
10	09/01/2015	\$3,015.47	10/22/2015	\$3,100.00	09/01/2015	\$472.65
11	10/01/2015	\$3,015.47	11/20/2015	\$3,100.00	10/01/2015	\$557.18
12	11/01/2015	\$3,015.47	01/19/2016	\$3,200.00	11/01/2015	\$741.71
13	12/01/2015	\$3,015.47	03/02/2016	\$12,902.71	12/01/2015	\$10,628.95
14	01/01/2016	\$3,015.47	03/02/2016	\$3,015.47	01/01/2016	\$7,613.48
15	02/01/2016	\$3,015.47	03/02/2016	\$3,015.47	02/01/2016	\$4,598.01
16	03/01/2016	\$3,015.47	03/02/2016	\$3,015.47	03/01/2016	\$1,582.54
17	04/01/2016	\$3,015.47				\$1,582.54
18	05/01/2016	\$3,015.47				\$1,582.54
19	06/01/2016	\$3,003.08				\$1,582.54
20	07/01/2016	\$3,003.08				\$1,582.54
21	08/01/2016	\$3,003.08				\$1,582.54
22	09/01/2016	\$3,003.08				\$1,582.54
23	10/01/2016	\$3,003.08				\$1,582.54
24	11/01/2016	\$3,003.08				\$1,582.54
25	12/01/2016	\$3,003.08				\$1,582.54
26	01/01/2017	\$3,003.08				\$1,582.54

The undersigned is an employee of the movant and/or servicer of the mortgage loan which is the subject of this motion and states that the foregoing information is true and accurate to the best of my knowledge.


Raquel Bryan
(Type/Print Name) Assistant Secretary of
Nationstar Mortgage LLC
Affiant

January 20, 2017
Date

Subscribed and sworn to before me
this 20 day of January, 2017.

Chastity Wilson, Notary Public

State of Texas
My commission expires: 5/21/2019

